

UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

In re Julian Flores

Debtor

Case No. 11-20512

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 3

Last four digits of any number you use to identify the debtor's account: 6863

Date of payment change:

Must be at least 21 days after date of this notice

07/15/2014

New total payment:

Principal, interest, and escrow, if any

\$1,844.72

Uniform Claim Identifier:

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Payment change resulting from Escrow Shortage Drop-off

Current mortgage payment:

\$2,885.52

New mortgage payment:

\$1,844.72

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Jenine Neptune Date 06/17/2014
VP of Loan Documentation

Print: Jenine Neptune Title VP of Loan Documentation

Company Wells Fargo Mortgage

Address A/K/A Wachovia Mortgage
4101 Wiseman Blvd
San Antonio, TX 78251

Specific Contact Information:

P: 210-624-5767

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

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UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 11-20512

Judge: Timothy W Dore

In re:

Julian Flores

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on June 17, 2014, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Julian Flores
30845 10th Ave SW
Federal Way, WA 98023

Debtor's Attorney: Clayton W Cook-Mowery
Advantage Legal Group
12207 NE 8th St

Trustee: K Michael Fitzgerald
600 University St ;2200
Seattle, WA 98101

/s/ Bill Taylor

Authorized Agent